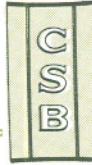
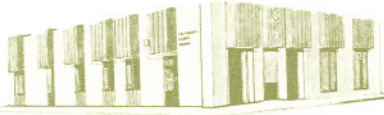


<sup>21</sup>  
Doree  
(D. P. Roman)



COLORADO  
STATE  
BANK

OF WALSH

P. O. BOX 99  
WALSH, COLORADO 81090  
(719) 324-5206

September 28, 2005

FDIC San Francisco Regional Office  
John F. Carter, Director  
25 Jessie St.- Ecker Square, Suite 2300  
San Francisco, CA 94105

2005 OCT 3 AM 10:47

Dear Mr. Carter:

We would like to express our appreciation for the opportunity to communicate our views regarding the impact on rural communities, such as ours, if Wal-Mart became a banking entity.

We have already, in our community and surrounding areas, had numerous small businesses close their doors because they are unable to compete with Wal-Mart's low prices. Our county's population has declined as a direct result of economic pressures.

Wal-Mart, as a conglomeration, should not be allowed to further expand in areas such as banking, where there lies an enormous potential of abuse of power and devastation to entire communities.

Our local banks understand and strive to meet the needs of the communities, which is essential to maintain and promote growth.

Thank you, again, for this opportunity.

Sincerely,

Beverly Greeman, Pres.

Matt Kelly V.P.

Bonnie Long - Cashier

Beverly C. Lohrey - Loan Officer

Kandi Patterson - Teller, Proof, New Accounts

Deborah Healey - Loan Secretary

Debbie Coghlan - Receptionist, Teller

Cheloris Shred, teller / proof operator

Ange Wright, Compliance  
Teller / Proof operator / teller  
Cathy Thompson - teller  
Kathina Jones